IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventors:

Crane, et al.

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Examiner:

Poinvil, Frantzy

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Group Art Unit:

3692

Title:

SYSTEM AND METHOD

Confirmation No.:

5093

FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS

AMENDMENT AND REPLY

Mail Stop AF Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed June 20, 2007, of which this Reply is filed within two months, please consider the following amendments and remarks:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 7 of this paper.